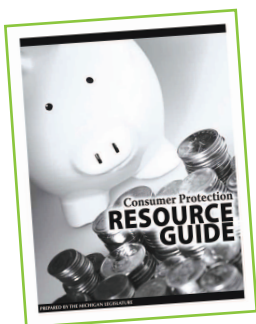


## CONSUMER PROTECTION RESOURCES

Keep this quick guide to helpful phone numbers and websites handy.

- For advice on avoiding consumer scams and rip-offs and other consumer news, visit the Federal Trade Commission website at [www.ftc.gov](http://www.ftc.gov). File a complaint online or call 1-877-FTC-HELP.
- Visit the consumer section at [www.insurancefraud.org](http://www.insurancefraud.org) to learn about insurance scams and how to avoid them.
- Learn how to protect your personal information, and manage your money better at [www.mymoney.gov](http://www.mymoney.gov).
- Get practical tips to guard against Internet fraud at [www.OnGuardOnline.gov](http://www.OnGuardOnline.gov).
- Visit <http://postalinspectors.uspis.gov> to learn about mail fraud and theft.
- Stay informed about product safety news at the Consumer Product Safety Commission website at [www.cpsc.gov](http://www.cpsc.gov). Or call 1-800-638-2772.
- Access the “one-stop shop” for U.S. government recalls at [www.recalls.gov](http://www.recalls.gov).
- Eliminate most telemarketing calls. Sign up for the National Do-Not-Call Registry from your home phone at 1-888-382-1222 or online at [www.donotcall.gov](http://www.donotcall.gov).
- Read about the latest Internet schemes identified by the FBI and the National White Collar Crime Center at [www.ic3.gov/](http://www.ic3.gov/).
- Get the facts on how to invest wisely and avoid fraud at [www.sec.gov/investor.shtml](http://www.sec.gov/investor.shtml).
- Stop unsolicited prescreened credit card offers. Call 1-888-5OPT-OUT (1-888-567-8688).
- Monitor your credit report on a regular basis to make sure only the accounts you’ve started are listed. To order your free annual credit report, call 1-877-322-8228 or go online to [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Check out a business or charity at the Better Business Bureau of Western Michigan website at [www.westernmichigan.bbb.org](http://www.westernmichigan.bbb.org). Or call 616-774-8236. (BBB of Detroit & Eastern Michigan website at [www.easternmichiganbbb.org](http://www.easternmichiganbbb.org). Or call 248-644-9100.)
- Having trouble paying your mortgage? Find information at [www.federalreserve.gov/pubs/foreclosure](http://www.federalreserve.gov/pubs/foreclosure) or call the MSHDA Foreclosure Prevention Hotline at 866-946-7432.
- For help in deciphering monthly telephone charges, access the Federal Communications Commission (FCC) consumer bulletin, Understanding Your Telephone Bill, at <http://www.fcc.gov/cgb/consumerfacts/understanding.html>.
- Beginning February 17, 2009, all television broadcasts will be digital. People with older analog TV sets and without cable or satellite service can buy a converter box to continue receiving service. For help in purchasing a box, apply for a coupon worth up to \$40 at <https://www.dtv2009.gov/> or by calling toll-free 1-888-DTV-2009.
- Access Consumer Alerts issued by the Michigan Attorney General and learn about key Michigan consumer laws at [www.michigan.gov/ag](http://www.michigan.gov/ag).

Note: Phone numbers and website addresses are subject to change.



Click on the book to access the newly revised **Consumer Protection Resource Guide**, or contact my office for a print copy. This book has everything you need to know about consumer rights and Michigan law: how to protect yourself from consumer fraud and how to take legal action.